DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION

P.O. Box 690, Jefferson City, Mo. 65102-0690

VOLUNTARY FORFEITURE AGREEMENT

TO: JOE CRUTCHFIELD
INVESTORS TITLE COMPANY
219 SOUTH CENTRAL
CLAYTON MISSOURI 63105-1710

RE: Alexis Lyner-Wood
Our File #05A000456

DATE: November 8, 2006

It is hereby agreed by W. Dale Finke, Director of the Missouri Department of Insurance, Financial Institutions, and Professional Registration and Investors Title Company as follows:

WHEREAS, W. Dale Finke, Director of the Missouri Department of Insurance, Financial Institutions, and Professional Registration ("Department") is an agency of the state of Missouri created and established for administering and enforcing all laws in relation to insurance and insurance companies doing business in the state of Missouri;

WHEREAS, Investors Title Company is licensed by the Department to do business in the state of Missouri pursuant to Chapters 374, 375, and 381 RSMo;

WHEREAS, the investigation (#05A000456) has revealed that Investors Title Company failed to record four (4) security instruments within three (3) business days of such closing after receipt of certified funds, thereby violating Section 381.412.1 RSMo.

WHEREAS, Investors Title Company, after being advised by legal counsel, does hereby voluntarily and knowingly waive any and all rights for procedural requirements, including notice and an opportunity for a hearing, which may have otherwise applied to the above investigation; and

NOW THEREFORE, in lieu of the institution by the Department of any action for the suspension or revocation of the license of Investors Title Company to transact the business of insurance in the state of Missouri or the imposition of other sanctions, Investors Title Company does hereby voluntarily and knowingly waive all rights to any hearing, and does surrender and forfeit the sum of EIGHT THOUSAND DOLLARS ($8,000.00), such sum payable to the Missouri School Fund in accordance with Section 374.280.2 RSMo.

Investors Title Company shall submit this sum to the Department no later than November 30, 2006, or this offer to settle the violations lapses.

11/16/06
Dated:

Joe Crutchfield
Investors Title Company

11/27/06
Dated:

Kathyrn L.R. Turner, Senior Counsel
Division of Consumer Affairs

11/27/06
Dated:

W. Dale Finke, Director
Missouri Department of Insurance, Financial Institutions, and Professional Registration

Please submit this form along with payment to:

Missouri Department of Insurance
Attention: Rita Heimericks-Ash
P O Box 4001
Jefferson City, MO 65102-0690
(573) 526-4252